

FILED
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

JUL 09 2004

KENNETH S. GARDNER, CLERK
PS REP. SJ

UNITED STATES BANKRUPTCY COURT – NORTHERN DISTRICT OF ILLINOIS
IN RE:)
THOMAS D. HEDBERG)
Debtor(s).) CASE NO. 04-15075

REAFFIRMATION AGREEMENT

The undersigned, THOMAS D. HEDBERG ("Debtor") and DUPAGE CREDIT UNION ("Creditor") enter into the Reaffirmation Agreement as follows:

1. The undersigned Debtor hereby reaffirms the obligation owed to the Creditor in the principal amount of \$10,985.72 together with interest and fees thereon at the rate contained in the original Loan Agreement or Contract between the parties dated January 2, 2002 ("Loan Agreement"), all in accordance with the terms of the Loan Agreement.
2. Debtor shall make monthly payments on the Loan Agreement 7601745-01, of which the secured collateral is a 2002 Honda Civic, VIN # 1HGEM21982L025038, in the amount of \$340.28 beginning with the March 31, 2004 payment. **Of the principal amount, \$955.84 is in arrears, including the payment due May 31, 2004, and will be paid on or before June 30, 2004 along with the payment due for June 30, 2004.**
3. This Agreement is made before the granting of a discharge under 11 U.S.C. 727.
4. The Debtor has been advised and understands that THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO THE DISCHARGE OR WITHIN 60 DAYS AFTER IT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RECISSION TO THE CREDITOR. HOWEVER, ALL INTERIM PAYMENTS REMAIN THE PROPERTY OF DUPAGE CREDIT UNION.
5. The Debtor has been advised and understands that THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11, UNITED STATES CODE; UNDER NON BANKRUPTCY LAW; OR UNDER ANY AGREEMENT NOT MADE IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. 524 (c).
6. The Debtor's attorney has fully advised the Debtor of the legal effect and consequences of this Reaffirmation Agreement and the legal effect and consequences of any default under this Reaffirmation Agreement.

DATED: July 6, 2004

DEBTOR: [Signature]

CREDITOR'S AUTHORIZED REPRESENTATIVE: [Signature]

DECLARATION OF ATTORNEY

I, an attorney at law, declare under penalty of perjury that I represented the Debtor(s) during the course of negotiating the above Reaffirmation Agreement, that to the best of my knowledge, information and belief, the Reaffirmation Agreement represents a fully informed and voluntary agreement by the Debtor(s) and it does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s); and that I fully advised the Debtor(s) of the legal effect and consequences of any default under the Reaffirmation Agreement.

ATTORNEY FOR DEBTOR(S): [Signature]

ATTORNEY NUMBER: 3124376 16